



●

## **Retired Member Death Benefits**

●

**California Public Employees'  
Retirement System**



## **Retired Member Death Benefits**

This brochure should answer many of the questions you may have upon the death of a CalPERS retiree, survivor, or anyone receiving a CalPERS benefit. CalPERS staff want to assist you with the steps you must take to ensure prompt and accurate payment of death benefits. We cannot pay benefit claims until all the proper documentation of entitlement is received.



**STEP 1.**  
***Notify CalPERS of the Death  
by Phone or Mail***

**Our phone number:**

**888 CalPERS** or (888-225-7377)

TTY: For Speech & Hearing Impaired  
(916) 795-3240

FAX: (916) 795-1281

**Our mailing address:**

CalPERS Benefit Services Division

Survivor & Death Benefits

P.O. Box 1652

Sacramento, CA 95812-1652

CalPERS will need the following information:

- Name and Social Security number of the deceased.
- Date of death.
- Name, address, and telephone number of surviving spouse or registered domestic partner, next of kin, or the person designated to settle the estate.
- Name, address, and telephone number of the person providing the notice of death.

**STEP 2.**  
***Request for Information***

Once CalPERS has been notified, we will send a death benefit application booklet to the next of kin, the named beneficiaries, or the person reporting the death.



## STEP 3.

### *Return of Information*

The following documentation is required before payment can be made:\*

- Copy of the death certificate.
- Completed death benefit application.
- Marriage certificate or domestic partnership registration, if survivor continuance is to be paid to a surviving spouse or domestic partner.
- Birth certificate of a beneficiary, if designated for a monthly allowance.
- Letters of Administration or Letters Testamentary for the probated estate, if the estate is to be paid.
- The return of any checks issued after the payee's death, or a personal check for the amount due to be returned.
- Newspaper clipping reporting the death (if available).

\* *Under certain circumstances, CalPERS may automatically pay a monthly benefit to a surviving spouse or registered domestic partner prior to receiving the required documents. We will advise the person filing the death report if a monthly allowance will be payable, and if the spouse or registered domestic partner can cash any checks issued by CalPERS after the date of death.*

## **Things You Should Know**

### ***The Death Benefit Application Booklet***

This booklet is mailed shortly after a death is reported to CalPERS. The information on the completed application form serves as the request to receive payable death or survivor benefits, and to identify family members who may be legally entitled to benefits.

### ***Health & Dental Insurance Enrollment Forms***

If a survivor or the beneficiary is entitled to continue coverage under a health or dental insurance plan administered by CalPERS, enrollment is automatically continued. A copy of the enrollment form is sent to the benefit recipient once payment has begun.

For automatic continuation of health insurance, the following conditions must **all** be met:

- A monthly allowance must be payable.
- The recipient of the monthly allowance must have been eligible for enrollment in the health plan or was eligible to be enrolled.
- The health plan must have been under the Public Employees' Medical and Hospital Care Act.

Certain non-enrolled surviving family members may be eligible to enroll in a CalPERS health plan within 60 days of the death of a retired member, or during any future Open Enrollment period. Contact us for more information at **888 CalPERS** or (888-225-7377).

If coverage will not continue, survivors may be eligible for Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. COBRA is federal legislation allowing direct payments for premiums for specified periods of time to temporarily replace lost coverage. Certain “qualifying events” determine eligibility for COBRA. CalPERS will inform survivors about COBRA eligibility.

### ***Long-Term Care***

If the member was covered by the CalPERS Long-Term Care Program, their death should also be reported to the program administrator at (800) 982-1775. This will assist in the timely payment of any premium death benefits.

If premiums for a *survivor’s* long-term care coverage were being deducted from the retiree’s monthly retirement allowance, contact the Program for instructions on how future premiums should be paid.

●

## **Beneficiary Designation Revocation/Statutory Beneficiary Order**

Certain events that occur after retirement revoke the existing beneficiary designation for the lump sum death benefit on file with CalPERS, such as marriage, registration of domestic partnership, dissolution or annulment of marriage or domestic partnership, or the birth or adoption of a child.

If no beneficiary designation is in effect at the time of death, lump sum benefits are paid to surviving family members in the following order:

1. Spouse, or if none
2. Registered domestic partner, or if none
3. Children (natural or adopted), or if none
4. Parents, or if none
5. Brothers and sisters, or if none
6. Probated estate, or if not probated
7. The trust, or if none
8. Stepchildren, or if none
9. Grandchildren (including  
step-grandchildren), or if none
10. Nieces and nephews, or if none
11. Great grandchildren, or if none
12. Cousins.

If no beneficiary can be located, the benefits may be claimed by the person who paid the funeral expenses.



## ***Beneficiary Designation***

It is important to keep your beneficiary designation current. The *Lump Sum Beneficiary Designation* form (PERS-BSD-509) is included in the *Changing Your Beneficiary or Monthly Benefit after Retirement* booklet (PUB-98). You can request one by contacting us or visiting the CalPERS On-Line Web site.

This form is only for lump sum benefits, such as the Retired Death Benefit, the Option 1 or special Option 4 balance of contributions, or the balance of Temporary Annuity payments.

The booklet also has the forms you will need if you want to request a “pop-up” increase to your benefit, or change your retirement election to provide a monthly allowance to a new spouse or domestic partner, or if your spouse or domestic partner named for a life option benefit has died.





## **For The Record**

You should keep this information with other personal retirement records to provide guidance to family members when it becomes necessary to claim death benefits.

Checks are not payable after the death of the person to whom they are sent. The sooner CalPERS receives notification of death, the sooner we will be able to determine the eligibility of a survivor. The sooner we receive notification of the death of anyone receiving a CalPERS check, the less likely it is that we will need to recover a large sum of money due to checks being issued after the date of death. Any allowance accrued and unpaid as of the date of death is paid to the eligible beneficiary.

If all necessary documents are readily available to the beneficiary or are already in our file, we will be able to assist you and determine eligibility more quickly and efficiently.



## **For More Information**

**CalPERS Benefit Services Division**

P.O. Box 1652

Sacramento, CA 95812-1652

**888 CalPERS** or (888-225-7377)

TTY: For Speech & Hearing Impaired

(916) 795-3240

FAX: (916) 795-1281

While reading this material, remember that we are governed by the California Public Employees' Retirement Law. The statements in this booklet are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this booklet, any decisions will be based on the law and not this booklet.



**California Public Employees' Retirement System**

400 Q Street  
Sacramento, California 95814

**888 CalPERS** (or **888-225-7377**)  
**[www.calpers.ca.gov](http://www.calpers.ca.gov)**

PUB 31  
Revised October 2005